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PATENTS

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Ganesan

Serial No. 10/695,946

Examiner: Unknown

Filed: October 30, 2003

Art Unit: 3629

For: MAKING CASHLESS PURCHASES WITHOUT
IDENTIFYING THE PURCHASER'S PAYMENT
ACCOUNT

SUBSTITUTE POWER OF ATTORNEY
AND CHANGE OF CORRESPONDENCE ADDRESS

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The assignee of record hereby REVOKES any and all powers of attorney previously given in the above-identified patent application, as evidenced by the attached power of attorney executed by the assignee, and hereby APPOINTS the practitioners associated with Customer No. 29052, which currently include:

Peter G. Pappas – Reg. No. 33,205; Daniel J. Warren – Reg. No. 34,272; William L. Warren – Reg. No. 36,714; Malvern U. Griffin III – Reg. No. 38,899; Kevin W. King – Reg. No. 42,737; John D. Hamann - Reg. No. 45,527; Mark E. Henderson - Reg. No. 51,144; William R. Silverio - Reg. No. 45,383; Russell A. Korn - Reg. No. 54,236;

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on July 18, 2005.

William R. Silverio

U.S.S.N.: 10/695,946

Filed: October 30, 2003

Substitute Power of Attorney and Change of Correspondence Address

Page 2 of 2

Elizabeth Cary Miller - Reg. No. 54,708; Kathryn H. Wade - Reg. No. 54,682; Michael I. Krause - Reg. No. 53,157; Ralph E. Gaskins, Jr. - Reg. 50,136; Hoang M. Vo - Reg. No. 47,158; William F. Long - Reg. No. 51,967; Robert J. Walters - Reg. No. 40,862; Christina Ondrick - Reg. No. 46,198

to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

It is requested that future Patent and Trademark Office correspondence in this case be directed to:

William R. Silverio
SUTHERLAND ASBILL & BRENNAN LLP
999 Peachtree Street, N.E.
Atlanta, Georgia 30309-3996
Direct all telephone calls to: (404) 853-8214
Fax No.: (404) 853-8806

Customer No.: **29052**

Further, please change the attorney docketing number for this case to **23952-0061**.

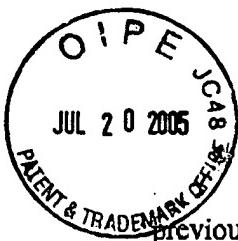
Respectfully submitted,



William R. Silverio
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Attorney Docket No.: **23952-0061**



The undersigned assignee of record hereby REVOKES any and all powers of attorney previously given in the patent applications listed in the table provided below, and hereby APPOINTS the practitioners associated with Customer No. 29052, which currently include:

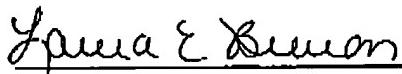
Peter G. Pappas – Reg. No. 33,205; Daniel J. Warren – Reg. No. 34,272; William L. Warren – Reg. No. 36,714; Malvern U. Griffin III – Reg. No. 38,899; Kevin W. King – Reg. No. 42,737; John D. Hamann - Reg. No. 45,527; Mark E. Henderson - Reg. No. 51,144; William R. Silverio - Reg. No. 45,383; Russell A. Korn - Reg. No. 54,236; Elizabeth Cary Miller - Reg. No. 54,708; Kathryn H. Wade - Reg. No. 54,682; Michael I. Krause – Reg. No. 53,157; Ralph E. Gaskins, Jr. – Reg. 50,136; Hoang M. Vo - Reg. No. 47,158; William F. Long - Reg. No. 51,967; Robert J. Walters - Reg. No. 40,862; Christina Ondrick - Reg. No. 46,198

to prosecute these applications and transact all business in the Patent and Trademark Office connected therewith.

| Application No. | Title |
|-----------------|--|
| 08/944,047 | An Electronic Bill Payment System With Merchant Identification |
| 08/994,363 | Electronic Payment Using Account Ranging to Determine the Appropriate One of Multiple Payment Remittance Centers of a Single Payee |
| 09/010,193 | Dual Source Remittance Processing |
| 09/208,998 | Technique for Conducting Secure Transactions Over a Network |
| 09/250,711 | System and Method for Electronically Providing Customer Services Including Payment of Bills, Financial Analysis and Loans |
| 09/298,889 | Electronic Bill Presentment and/or Payment Clearinghouse |
| 09/387,764 | Electronic Billing with Updatable Electronic Bill Summary |
| 09/414,731 | Electronic Billing With Flexible Biller Controlled Electronic Bill Presentment |
| 09/471,490 | Securing Electronic Transactions Over Public Networks |
| 09/540,011 | Bill Payment System and Method with a Master Merchant Database |
| 09/540,900 | Bill Payment System and Method With Consumer Supplied Information Validation |
| 09/540,948 | Bill Payment System and Method with Authorized Debiting of Consumer Deposit Accounts |
| 09/541,362 | Bill Payment System and Method Utilizing a Draft |
| 09/541,362 | Bill Payment System and Method Utilizing a Draft |
| 09/542,109 | Bill Payment System and Method Utilizing Bank Routing Numbers |
| 09/542,109 | Bill Payment System and Method Utilizing Bank Routing Numbers |
| 09/749,595 | Electronic Payment Risk Processing |

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|------------|---|
| 09/795,314 | Electronic Bill Processing With Enhanced Bill Availability Notification and/or Enhanced Bill Presentation |
| 09/798,895 | Electronic Billing with Flexible Biller Controlled Electronic Bill Presentment |
| 09/820,804 | Electronic Bill Presentment With Bill Categorization |
| 09/820,805 | Electronic Bill Processing With Multi-Level Bill Information Storage |
| 09/820,955 | Electronic Bill Processing With Bill Normalization and Templating |
| 09/867,587 | Bill Availability Notification and Billing Information Request |
| 09/867,588 | Electronic Bill Presentment With Terms and Conditions Link |
| 09/877,192 | Bill Payment System and Method with Merchant Information |
| 09/892,627 | Check Metaphor For Electronic Payment Authorization |
| 09/892,628 | Electronic Bill Presentment Interface |
| 09/892,629 | Quick User Payment Authorization of Electronically Presented Bills |
| 09/984,636 | Multiple Mode Input and Output |
| 09/999,903 | Guaranteed Payment Method and System |
| 10/025,897 | Risk Based Payment Method and System |
| 10/043,247 | An Electronic Bill Payment System With Merchant Identification |
| 10/060,745 | Biller Activation |
| 10/133,648 | A Technique for Scheduling Computer Processes |
| 10/205,615 | Electronic Payments Using Multiple Unique Payee Identifiers |
| 10/234,181 | Payment Processing Utilizing Alternate Account Identifiers |
| 10/443,864 | Payment Remittance Processing When Account Scheming Fails |
| 10/443,865 | Payment Remittance Processing When Remittance Center Identification Fails |
| 10/602,688 | Bill Availability Notification and Billing Information Request |
| 10/608,413 | Integrated Electronic Bill Presentment and Universal Payment |
| 10/608,414 | Integrated Electronic Bill Presentment and Payment |
| 10/608,419 | Dual Mode Credit Card Based Payment Technique |
| 10/608,420 | Flexible Integrated Electronic Bill Presentment and Payment |
| 10/608,433 | System and Method For Bill Delivery and Payment Over a Communications Network |
| 10/608,439 | Integrated Electronic Bill Presentment and Payment With Improved Activation |
| 10/608,548 | Integrated Electronic Bill Presentment and Risk Based Payment |
| 10/645,521 | An Electronic Bill Presentment Technique With Enhanced Biller Control |
| 10/695,946 | Making Cashless Purchases Without Identifying the Purchaser's Payment Account |
| 10/697,114 | Electronic Payments With Risk Based Selection of Type of Debiting of the Payer's Deposit Account |
| 10/697,288 | Electronic Payments With Different Selectable Types of Debiting of the Payer's Deposit Account |
| 10/748,678 | A Contact List for Accessing a Computing Application |

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|------------|---|
| 10/821,196 | Multiple Funding Account Payment Technique with Rule-Based Funding Account Selection |
| 10/830,455 | Technique for Financial Account Information Processing |
| 10/830,459 | Electronic Funds Transfer Based Upon a Paper Funds Transfer Directive |
| 10/879,712 | Reuse of an EBP Account Through Alternate Identification |
| 11/057,233 | Presentation and Payment of Bills Over a Wide Area Communications Network |
| 11/059,370 | Integrated Electronic Presentment and Payment of Bills by Different Entities |
| 11/066,288 | Facilitating Electronic Payment on Behalf of a Customer of Electronic Presented Bills |
| 11/066,293 | Centralized Customer Care for Electronic Payments and Other Transactions Via A Wide Area Communications Network |
| 11/066,458 | Centralized Electronic Bill Presentment |
| 11/118,469 | Credit Card Supported Electronic Payment |

Date: 7/15/05

Laura E. Binion
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